

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

TRISTA LYNN COOK
ROBERT ANTHONY COOK
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.: 14-70498 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 25, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/14/2014 and confirmed on 9/3/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		80,053.89
Less Refunds to Debtor	2,648.76	
TOTAL AMOUNT OF PLAN FUND		77,405.13

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,575.00	
Trustee Fee	3,250.80	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,825.80

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	JPMORGAN CHASE BANK Acct: 6781	0.00	26,671.94	0.00	26,671.94
	JPMORGAN CHASE BANK Acct: 6781	881.52	881.52	0.00	881.52
	USSCO FEDERAL CREDIT UNION(*) Acct: 9775	0.00	0.00	0.00	0.00
	CAPITAL ONE AUTO FINANCE** Acct: 2060	17,896.34	17,896.34	981.79	18,878.13
	ALLY FINANCIAL(*) Acct: 8272	20,738.74	20,738.74	2,847.32	23,586.06
					70,017.65

Priority					
	DAVID A COLECCHIA ESQ Acct:	0.00	0.00	0.00	0.00
	TRISTA LYNN COOK Acct:	0.00	0.00	0.00	0.00
	TRISTA LYNN COOK Acct:	2,648.76	2,648.76	0.00	0.00
	LAW CARE Acct:	0.00	0.00	0.00	0.00
	DAVID A COLECCHIA ESQ Acct:	3,575.00	3,575.00	0.00	0.00
	DAVID A COLECCHIA ESQ Acct:	0.00	0.00	0.00	0.00
	NANTY GLO BOROUGH (EIT) Acct: 8094	195.00	195.00	0.00	195.00
	PA DEPARTMENT OF REVENUE* Acct: 8094	366.68	366.68	0.00	366.68
					561.68

Unsecured					
	AES/PHEAA** Acct: 0001	0.00	0.00	0.00	0.00
	AT & T MOBILITY II LLC	667.84	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5360				
	BERKHEIMER TAX ADMINISTRATOR**	0.00	0.00	0.00	0.00
	Acct: 3570				
	CAMBRIA SOMERSET RADIOLOGY	0.00	0.00	0.00	0.00
	Acct: 1392				
	CAPITAL ONE BANK (USA) NA BY AMERIK	473.68	0.00	0.00	0.00
	Acct: 7999				
	COMCAST*++	0.00	0.00	0.00	0.00
	Acct: 8361				
	CONEMAUGH PHYSICAL GROUP	0.00	0.00	0.00	0.00
	Acct: 0452				
	CONVERGENT OUTSOURCING	0.00	0.00	0.00	0.00
	Acct: 2907				
	PYOD LLC	1,056.34	0.00	0.00	0.00
	Acct: 5776				
	CREDIT PROTECTION ASSN.	0.00	0.00	0.00	0.00
	Acct: 0985				
	GERALD FISHER	0.00	0.00	0.00	0.00
	Acct: 4400				
	NATIONAL COLLEGIATE TRUST	7,066.48	0.00	0.00	0.00
	Acct: 8094				
	US DEPARTMENT OF EDUCATION	12,899.69	0.00	0.00	0.00
	Acct: 8094				
	DR JAMES FEKENCE DMD	0.00	0.00	0.00	0.00
	Acct: 0771				
	MEMORIAL MEDICAL CNTR	0.00	0.00	0.00	0.00
	Acct: 2001				
	MEMORIAL MEDICAL CNTR	0.00	0.00	0.00	0.00
	Acct: 5001				
	NATIONWIDE INSURANCE	0.00	0.00	0.00	0.00
	Acct: 8174				
	ALTAIR OH XIII LLC	10,833.27	0.00	0.00	0.00
	Acct: 6765				
	PENELEC/FIRST ENERGY**	2,780.73	0.00	0.00	0.00
	Acct: 6052				
	PENELEC/FIRST ENERGY**	0.00	0.00	0.00	0.00
	Acct: 7277				
	PRA RECEIVABLES MANAGEMENT LLC -	1,293.66	0.00	0.00	0.00
	Acct: 1651				
	AMERICAN INFOSOURCE LP AGENT FOF	75.14	0.00	0.00	0.00
	Acct: 0001				
	AMERICAN INFOSOURCE LP AGENT FOF	130.18	0.00	0.00	0.00
	Acct: 7779				
	AMERICAN INFOSOURCE LP AGENT FOF	353.92	0.00	0.00	0.00
	Acct: 0001				
	USSCO FEDERAL CREDIT UNION(*)	16.36	0.00	0.00	0.00
	Acct: 9775				
	PA DEPARTMENT OF REVENUE*	18.20	0.00	0.00	0.00
	Acct: 8094				
	CONEMAUGH EMERGENCY PHYSICIANS	0.00	0.00	0.00	0.00
	Acct: 2225				
	CONEMAUGH PHYSICAL GROUP	0.00	0.00	0.00	0.00
	Acct: 0452				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct:				
	SHAPIRO & DENARDO LLC*	0.00	0.00	0.00	0.00
	Acct:				

*** NONE ***

TOTAL PAID TO CREDITORS 70,579.33

TOTAL	
CLAIMED	561.68
PRIORITY	39,516.60
SECURED	37,665.49

Date: 02/25/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

TRISTA LYNN COOK
ROBERT ANTHONY COOK
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:14-70498 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Trista Lynn Cook
Robert Anthony Cook
DebtorsCase No. 14-70498-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: jfur
Form ID: pdf900Page 1 of 2
Total Noticed: 53

Date Rcvd: Feb 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2020.

db/jdb
cr +Trista Lynn Cook, Robert Anthony Cook, 1404 Rodgers Street, Nanty Glo, PA 15943-1347
+Ally Financial Inc. f/k/a GMAC Inc., Tucker Arensberg, P.C., c/o Brett A. Solomon,
1500 One PPG Place, Pittsburgh, Pa 15222-5413
13888127 +AES/NCT, AES/DDB, P. O. Box 8183, Harrisburg, PA 17105-8183
13888130 Berkheimer, 50 North Seventh Street, P.O. Box 995, Bangor, PA 18013-0995
13955016 Berkheimer Associates, Agent for Nanty Glo Borough, HAB DLT Legal P.O. Box 20662,
Lehigh Valley, PA 18002-0662
13888131 +Cambria Somerset Radiology, 239 Main Street, Suite 400, Johnstown, PA 15901-1640
13888134 +Chase Manhattan Mortgage, Attn: Bankruptcy Department, 3415 Vision Drive,
Columbus, OH 43219-6009
13958069 +Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,
Monroe, LA 71203-4774
13916052 Conemaugh Emergency Physician Group, P. O. Box 644553, Pittsburgh, PA 15264-4553
13888137 Conemaugh Physician Group, P.O. Box 644633, Pittsburgh, PA 15264-4633
13888141 +Credit Prt Associates, Attn: Bankruptcy, P. O. Box 802068, Dallas, TX 75380-2068
13888143 Dr. Gerald Fisher, Vinco Shopping Plaza, 2690 William Penn Ave., Suite 3,
Johnstown, PA 15909-1029
13888145 +Federal Loan Service, P. O. Box 69184, Harrisburg, PA 17106-9184
13888146 +James Ference, 213 Luther Road, Johnstown, PA 15904-2714
13888147 Jonathan Palko, 1575 Rodgers Street, Nanty Glo, PA 15943
13888148 McCarthy, Burgess & Wolfe, The MB&W Building, 20000 Cannon Road, Cleveland, OH 44146
13888149 Memorial Medical Center, P.O. Box 643928, Pittsburgh, PA 15264-3928
13934478 +National Collegiate Trust, Po Box 4941, Trenton, NJ 08650-4941
13888153 Penelec, P.O. Box 3687, Akron, OH 44309-3687
13926746 +Penelec A Firstenergy Company, c/o Firstenergy Corp, 331 Newman Springs Road, Building 3,
Red Bank, NJ 07701-5688
13888154 +Rui Credit Services, P.O. Box 1349, Melville, NY 11747-0421
13888155 +Trac/CBSD, P. O. Box 6500, Sioux Falls, SD 57117-6500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Feb 29 2020 03:17:13
Capital One Auto Finance c/o Ascension Capital Gro, c/o AIS Portfolio Services,
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr E-mail/PDF: rmscedi@recoverycorp.com Feb 29 2020 03:17:19
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
Miami, FL 33131-1605
13956805 +E-mail/Text: bncmail@w-legal.com Feb 29 2020 03:10:45 ALTAIR OH XIII, LLC,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13888129 E-mail/Text: g20956@att.com Feb 29 2020 03:11:21 AT&T Mobility, P. O. Box 6416,
Carol Stream, IL 60197-6416
13896545 +E-mail/Text: g20956@att.com Feb 29 2020 03:11:21 AT&T Mobility II LLC,
% AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104,
Bedminster, NJ 07921-2693
13888128 +E-mail/Text: ally@ebn.phinsolutions.com Feb 29 2020 03:08:33 Ally Financial,
P O Box 380901, Bloomington, MN 55438-0901
13889409 E-mail/Text: ally@ebn.phinsolutions.com Feb 29 2020 03:08:33
Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
13918376 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 29 2020 03:16:48
American InfoSource LP as agent for, Verizon, PO Box 248838,
Oklahoma City, OK 73124-8838
13888136 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 29 2020 03:10:05 COMMONWEALTH OF PA,
DEPT. OF REVENUE, DEPT. 280946, HARRISBURG, PA 17128-0946
13888132 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 29 2020 03:17:11
Capital Bank One N. A., P. O. Box 26625, Richmond, VA 23261-6625
13888133 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Feb 29 2020 03:16:37
Capital One Auto Finance, 3905 North Dallas Parkway, Plano, TX 75093-7892
13912736 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Feb 29 2020 03:17:13
Capital One Auto Finance, c/o AIS Portfolio Service, 4515 N Santa Fe Ave. Dept. APS,
Oklahoma City, OK 73118-7901
13929285 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 29 2020 03:16:23 Capital One, N.A.,
PO Box 71083, Charlotte, NC 28272-1083
13888135 E-mail/Text: documentfiling@lciinc.com Feb 29 2020 03:08:28 Comcast, P.O. Box 3002,
Southeastern, PA 19398-3002
13888138 +E-mail/Text: convergent@ebn.phinsolutions.com Feb 29 2020 03:11:14 Convergent,
10750 Hammerly Road Blvd 200, Houston, TX 77043-2317
13888139 +E-mail/Text: bankruptcy_notifications@ccsusa.com Feb 29 2020 03:11:43
Credit Collection Services, Two Wells Avenue, Newton, MA 02459-3246
13888140 +E-mail/PDF: creditonebknotifications@resurgent.com Feb 29 2020 03:17:16 Credit One Bank,
Po Box 98873, Las Vegas, NV 89193-8873
13888142 E-mail/Text: Bankruptcy.Consumer@dish.com Feb 29 2020 03:10:19 Dish Network, Dept 0063,
Palatine, IL 60055-0063
13888144 E-mail/Text: bknotice@ercbpo.com Feb 29 2020 03:10:40 Enhanced Recovery Corporation,
8014 Bayberry Road, Jacksonville, FL 32256-7412

District/off: 0315-7

User: jfur
Form ID: pdf900

Page 2 of 2
Total Noticed: 53

Date Rcvd: Feb 28, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13888150 E-mail/Text: bankruptcy_notifications@ccsusa.com Feb 29 2020 03:11:43 Nationwide Insurance, Processing Center 27, P.O. Box 55126, Boston, MA 02205-5126
13888151 E-mail/Text: bankruptcy@onlineis.com Feb 29 2020 03:11:19 On Line Collections, P.O. Box 1489, Winterville, NC 28590-1489
13888152 +E-mail/PDF: cbp@onemainfinancial.com Feb 29 2020 03:17:52 OneMain Finance, P. O. Box 499, Hanover, MD 21076-0499
13947380 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 29 2020 03:18:24 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13953530 +E-mail/PDF: resurgentbknotifications@resurgent.com Feb 29 2020 03:18:21 PYOD, LLC its successors and assigns as assignee, of FNBM, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
13894080 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 29 2020 03:10:05 Pennsylvania Department of Revenue, Bankruptcy Divison PO BOX 280946, Harrisburg, PA 17128-0946
13987633 E-mail/PDF: rmscedi@recoverycorp.com Feb 29 2020 03:18:21 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13888156 +E-mail/Text: bnc@alltran.com Feb 29 2020 03:09:07 United Recovery Systems LP, 5800 North Course Drive, Houston, TX 77072-1613
13888157 +E-mail/Text: JBRLANSKY@USSCOFCU.NET Feb 29 2020 03:11:45 Ussco Johnstown F C U, 532 Oakridge Drive, Johnstown, PA 15904-6915
13888159 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Feb 29 2020 03:08:24 Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
13888158 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Feb 29 2020 03:08:24 Verizon, P.O. Box 646, Baltimore, MD 21265-0646
13888160 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Feb 29 2020 03:08:24 Verizon, 1515 Woodfield Road, Suite 140, Schaumburg, IL 60173-6046
TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
13916053* Conemaugh Physician Group, P. O. Box 644633, Pittsburgh, PA 15264-4633

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
andygornall@latouflawfirm.com
Brett A. Solomon on behalf of Creditor Ally Financial Inc. f/k/a GMAC Inc.
bsolomon@tuckerlaw.com, agilbert@tuckerlaw.com
David A. Colecchia on behalf of Joint Debtor Robert Anthony Cook colecchia542@comcast.net,
dcolecchia@my-lawyers.us;jmonroe@my-lawyers.us;sshipley@my-lawyers.us;rjuliano@my-lawyers.us;ekud
lock@my-lawyers.us
David A. Colecchia on behalf of Debtor Trista Lynn Cook colecchia542@comcast.net,
dcolecchia@my-lawyers.us;jmonroe@my-lawyers.us;sshipley@my-lawyers.us;rjuliano@my-lawyers.us;ekud
lock@my-lawyers.us
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com
Kevin Scott Frankel on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
pabk@logs.com
Michael John Clark on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
pabk@logs.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9